Electronic Acknowledgement Receipt					
EFS ID:	2497175				
Application Number:	10788919				
International Application Number:					
Confirmation Number:	7488				
Title of Invention:	Method of refinancing a mortgage loan and a closing package for same				
First Named Inventor/Applicant Name:	Geoffery H. Dreyer				
Correspondence Address:	Brian J. Laurenzo Dorsey & Whitney LLP Suite 3900 801 Grand Avenue Des Moines IA 50309 US 515-283-1000 laurenzo.brian@dorseylaw.com				
Filer:	Jason Michael Hunt/Cathy Callen				
Filer Authorized By:	Jason Michael Hunt				
Attorney Docket Number:	435565-405				
Receipt Date:	21-NOV-2007				
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Time Stamp:	10:42:39				
Application Type:	Utility under 35 USC 111(a)				
Payment information:					

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ĺ	File Lieting.	
	Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)		
1		IDS.pdf	103153	yes	3		
1		ibs.pai	ee141136f6bec48ab66bae1d1c079173 02b1847e				
	Multipart Description/PDF files in .zip description						
	Document Description		Start	End			
	Information Disclosure Statement Letter		1	2			
	Information Disclosure Statement (IDS) Filed		3	3			
Warnings:							
Information:	:						
	Total Files Size (in bytes): 103153						

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.